



What is claimed is:

1 1(currently amended). A method for assessing risks, comprising:
2 creating a questionnaire containing a series of questions for form
3 prompting a user to supply information segmented according to risk areas,
4 wherein the risk areas encompass categories of potential losses;
5 providing a data store for recording data identifying user responses to
6 the questions;
7 programming a series of scoring rules containing an algorithm whereby
8 the user responses are interpreted as indicating a predetermined level of risk
9 at least as to categories of said potential losses;
10 presenting the questionnaire to a user and collecting the user
11 responses in the data store;
12 processing the user responses through the scoring rules and the
13 algorithm to generate a report identifying risk levels according to the risk
14 areas.

1 2(original). The method of claim 1, further comprising storing a series
2 of recommendations associated with the risk areas, selecting among the
3 recommendations as a function of at least one of the user responses and the
4 risk levels identified by said processing step, and presenting selected ones of
5 the recommendations in the report.

1 3(original). The method of claim 1, further comprising creating a
2 database and storing the questions and the user responses for a plurality of
3 users for comparison in risk assessments of future users.

1 4(original). The method of claim 1, at least one of segmenting of the
2 risk areas, creating the questionnaire and composing the algorithm comprises
3 reliance on available data and judgment of professionals skilled in the risk
4 areas.

1 5(currently amended). The method of claim 1, wherein the risks
2 comprise at least one of risk of a claim of loss due to computational deficiency,
3 denial of service, security breach, violation of legal regulations, tort,
4 contractual breach, insufficient capacity to meet contractual requirements,
5 breach of commitment of confidentiality, violation of intellectual property rights,
6 and failure to adhere to multi-jurisdictional differences in regulation.

1 6(currently amended). The method of claim 1, wherein the risks are
2 selected from the group consisting of risk of a claim of loss due to
3 computational deficiency, denial of service, security breach, violation of legal
4 regulations, tort, contractual breach, insufficient capacity to meet contractual
5 requirements, breach of commitment of confidentiality, violation of intellectual
6 property rights, and failure to adhere to multi-jurisdictional differences in
7 regulation.

1 7(currently amended). The method of claim 1, wherein the risks
2 consist of risk of a claim of loss due to computational deficiency, denial of
3 service, security breach, violation of legal regulations, tort, contractual breach,
4 insufficient capacity to meet contractual requirements, breach of commitment
5 of confidentiality, violation of intellectual property rights, and failure to adhere
6 to multi-jurisdictional differences in regulation.

1 8(original). The method of claim 1, wherein said questionnaire
2 requires selection among a limited set of possible answers and the algorithm
3 quantifies risk based on each possible answer.

1 9(original). The method of claim 8, wherein the questionnaire requires
2 selection among yes/no and numeric answers.

- 1 10(original). The method of claim 8, wherein the questionnaire permits
- 2 at least one of a missing answer and an answer indicating a lack of
- 3 information, and wherein the algorithm assesses the risk levels as a function
- 4 of said one of a missing answer and said lack of information.